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Order Filed on November 9, 2022 by Clerk, U.S. Bankruptcy Court District of New Jersey

RUSSELL LOW, ESQ. RLL-4745

LOW & LOW, LLC Attorneys at Law 505 Main Street Hackensack, NJ 07601 (201) 343-4040 Attorneys for Debtor

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

In Re: : Chapter 13

18-16894

Julio C. Gamarra : Case No. 18-31389

Debtor : The Honorable Stacey L. Meisel

Hearing Date : November 9, 2022 at 2:00 p.m.

REVISED ORDER AUTHORIZING SALE OF REAL PROPERTY

Recommended Local Form: □ Followed ☑ Modified

The relief set forth on the following pages number two (2) to page two (2) is hereby

ORDERED.

DATED: November 9, 2022

Honorable Stacey L. Meisel United States Bankruptcy Judge After review of the Debtor's motion for authorization to sell the real property commonly known as: 174 West Emerson Avenue Rahway NJ 07065

IT IS hereby ORDERED as follows:

- The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. § § 363 (b) and 1303.
- The proceeds of sale must be used to satisfy the liens on the real property unless the liens are
 otherwise avoided by court order. Until such satisfaction the real property is not free and clear of
 liens.

Name of Professional	Amount to be Paid
Steven D. Rothblatt, Esq.	\$3,000.00 flat fee + \$40.00 costs
Russell L. Low, Esq.	\$2,500.00
Angelina Banina	2.5% commission

Services Rendered: Real Estate Attorney, Chapter 13 Attorney, and Realtor

- Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.
- 4. Secured Creditor, Specialized Loan Servicing, shall be paid in full at time of closing out of proceeds of sale, per the terms of a valid and up to date payoff letter.
- 5. Upon closing on the sale of the property, the debtor's ex-wife, Yemico Gamarra shall receive 50% of the net proceeds.
- 6. The chapter 13 plan will be paid off at a 100% dividend to the unsecured creditors from the debtor's half of the net proceeds.

- 7. The sale of the property must take place within 30 days after the entry of this Order.
- A copy of the closing disclosure must be forwarded to the Chapter 13 Trustee 7 days after closing.
- 9. The 14 day stay under Bankruptcy Rule 6004(h) is hereby waived.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 18-16894-SLM

Julio C. Gamarra Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Nov 09, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2022:

Recipient Name and Address

db + Julio C. Gamarra, 174 West Emerson Ave, Rahway, NJ 07065-3147

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty ##+ Vincent Jesuele, Kessler, DiGiovanni & Jesuele LLP, 773 Central Avenue, PO Box 2429, Westfield, NJ 07091-2429

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:

Name Email Address

Darin D Pinto

on behalf of Interested Party Yemico Gamarra dpintolaw@comcast.net

Denise E. Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust,

Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart

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District/off: 0312-2 User: admin Page 2 of 2 Date Rcvd: Nov 09, 2022 Form ID: pdf903 Total Noticed: 1

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Kevin Gordon McDonald

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Home Equity Mortgage Loan Asset-Backed Trust,

Series INABS 2005-A, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-A kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Julio C. Gamarra ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7